RAJYA SABHA

Thursday, the 9th August, 1990/18th Sravana, 1912 (Saka)

The House met at eleven of the clock, **Mr. Chairman** in the Chair.

ORAL ANSWERS TO QUESTIONS

Meeting with Chief Minister to sort out modalities of loan waivers through nationalised and cooperative banks

†41. SHRI A.G. KULKARNI:
SHRI VISHWASRAO RAMRAO PATIL@:

Will the Minister of FINANCE be pleased to state:

(a) whether Government have convened a meeting of Chief Ministers to sort out the modalities of loan waivers through nationalised and cooperative banks;

(b) if so, what are the salient features of the modalities and whether the nationalised and cooperative banks are ready to disburse loans for the Kharif sowing; and

(c) whether Government are aware of large scale dissatisfaction amongst the farming community due to the shifting of responsibility on this account from the Centre to the States?

THE MINISTER OF FINANCE (PROF. MADHU DANDAVATE): (a) to (c) A Statement is laid on the Table of the House.

Statement.

(a) to (c) Government of India have formulated a Scheme known as 'Agricultural and Rural Debt Relief (ARDR) Scheme, 1990' for providing debt relief to farmers, landless cultivators, artisans and weavers upto Rs. 10,000/- from public sector banks and regional rural banks. In so far as the banks in cooperative sector are concerned, State Governments have been requested to frame a scheme on similar pattern As per reports received, most of the States have accepted in principle the Central Government's Scheme for adopting it in respect of Cooperatives.

Finance Minister had met Chief Ministers of different States. Some Chief Ministers had also met the Prime Minister. The issue of debt relief and burden on State Governments budget was also discussed in the National Development Council (NDC) in June, 1990, when Chief Ministers of the States were present.

In terms of the Statement made by the Government in the Parliament on 4th May, 1990, the Central Government will bear the full responsibility of debt relief in respect of loans taken from public sector banks and regional rural banks. In respect of Cooperative Banks and Land Development Banks, in order to assist the State Governments in regard to debt relief scheme on Central pattern, the Central Government will bear 50% of the burden of relief on loans taken from these banks in the State Sector.

As a result of discussion in NDC the Government decided that, in view of the urgent need to finance the pending kharif operations, the National bank for Agriculture and Rural Development (NABARD) will provide concessional loans to the State Cooperative Banks to enable State Governments to meet their share of 50% of the cost of debt relief of the co-operatives. As such it will not be correct to say that responsibility is being shifted in any way by the Central Government to State Governments.

SHRI A.G. KULKARNI : Sir, the statement which has been laid on the Table of the House reiterates many cliches which were made in the speeches during the election period of 1989. None of these has touched the ground and my learned friend, Prof. Dandavate, assured us here—and many of our Members were

@ The question was actually asked on the floor of the House by Shri A.G. Kulkarni.

present—"The loans will be remitted. Whatever has to be done, will be done before the kharif crop starts." Now the kharif is in the middle of growth and kharif sowing has been already over. My point is this. I do not really follow, when the announcement was made by the National Front Government or Janata Dal Government and its leaders, I doubt whether they are serious and whether they were serious in taking a decision. Perhaps, Sir, you know Marathi and you are a Sanskrit pandit also. In Marathi, it is said....

श्री सभापति : मराठी समझते हैं ये?

श्री अरविन्द गणेश कुलकर्णी : वह समझते हैं।

श्री सभापति : हम समझ लेंगे, वह समझें, न समझें।

SHRI A.G. KULKARNI : This is actually the sum total of his statement.

MR. CHAIRMAN : What is the meaning of it?

SHRI A.G. KULKARNI : The meaning is, he called people for dinner and he said, "Right, everything is ready." But it was at Pune Sadashivpet. Nothing was there. People came back hungry without having anything. It is a socialist 'peeth' in Sadashivpet, Pune.

MR. CHAIRMAN : He does not come from Sadashivpet.

SHRI A.G. KULKARNI : He understood it. They are all his Gurus. Now, I want to continue seriously to a problem which — I am very very sorry—I do not know how Mr. Dandavate, a man of his nature, so affable, so humble, cannot solve. Being a professor, you yourself should have given clear instructions. Here is a book, published by NABARD. with guidelines which have been given to us. Sir, I want to ask a specific question. Why I cited the Marathi saying was, the politicalisation of this loan waiving scheme is very evident because the date given is 2.10.89. October 2 is Mahatma Gandhi's birthday, That I can understand. But why 1989? Was it because it was the election period during which this was done? Sir, the previous Chief Ministers of Maharashtra, including Mr. Chavan, Mr. Sharad Pawar and Mr. Vasantrao Patil, had submitted such schemes at that moment of time. But the Reserve Bank and the NABARD said, "No; no lowering of the rates of interest." Every scheme has been turned down, but this has come. Now I want to ask Mr. Dandavate specifically one thing, and I seek your co-operation, Sir. I am not going to pick up a quarrel with you today because I want things to be done and farmers to be helped.

My first question is this. You say cooperative loans should be paid by the State Governments. Cooperative banks are also banks like the nationalised banks. The money belongs to the farmers, depositors and not to the members. That is only a share capital. In the case of Maharashtra particularly— I do not know of any other State—80% of the loans are from the cooperative sector. That is the progress Maharashtra has done. So only 50% of the burden should have been there. You should pay not only 50%; you should pay 80% Central assistance because our loans are through cooperative banks on a scale larger than that of the other State Government. Similarly, whether he agrees or not, whether he concurs or not, as I said, as I alleged, your scheme has not taken off the ground. The Maharashtra State Chief Minister had written letters on 26th June to you as well as Shri V.P. Singh. Shri V.P. Singh and you were in a soup, in a crisis, at that time. The Government was in the boiling pot in the end of June and July. That I can understand. But those are your internal conflicts. Why are you not replying to a State Chief Minister who has asked for a certain clarification?

I know that the *anewari* or *paisewari* criterion which has been announced is creditable but the learned professor knows, his wife has written in some magazine that the learned professor

forgets his spects. So he is a forgetful man...

MR. CHAIRMAN : So you are trying to remind him of his spects!

SHRI A. G. KULKARNI : Why I am reminding him here is he is sitting here announcing schemes but he does not know from where he has been elected, he does not know that not a single paisa has been remitted to the place from where he has been elected; that is because he does not know, he has not gone that side...

MR. CHAIRMAN : Is it your question whether he has gone there or not?

SHRI A. G. KULKARNI I know this *anewari* definition of 50%. Please tell me, you had taken 86 as the cut-off date and then 89. During this period Maharashtra had a good food production due to nature being kind what fault have we made? What is our fault? It means nothing to us, nothing to the farmers of Maharashtra excepting in some critical areas. This *anewari* criterion as a guideline is totally wrong; it is not pragmatic, it is not practical...

MR. CHAIRMAN : What is your question?

SHRI A.G. KULKARNI : I am asking a question. He has announced his scheme but the nationalised banks have still not compiled the information as to who will get the money. And the kharif has gone or is going—September, October, November. Kharif crop will be ready now. But nobody has received the money. These are the two or three questions. I want to tell you that the entire scheme is mismanaged either by the Reserve Bank or the others concerned.

MR. CHAIRMAN : What is your doubt? What is your question?

SHRI A.G. KULKARNI : He will understand the question. He is a professor. He will take down the questions correctly. So what I want to ask you on these matters is this. Give some support to the farmer, do something for the farmer, so that he will truly be benefited by your schemes.

PROF. MADHU DANDAVATE : hope both the questions are over. I don' agree that there are no questions. It is a way of presenting and I will sift the questions out of what he said *(Interruptions)* I used to set the question papers after knowing the views of the students. Mr. Chairman, there are two or three doubts that have been expressed by the honourable Member. I wish to make it clear that there is no question of politicalization. If we the fixed the date of 2nd October 1989, don't try to read too much into that because we feel that if any scheme is to be launched and if it is launched on an auspicious day, there is nothing wrong in it or the date fixed is like that.

SHRIMATI JAYANTHI NATARAJAN : Fixed by Mr. Vinod Pande?... *(Interruptions)*...

PROF. MADHU DANDAVATE : For instance, if something for the weaker sections has to be done, we do it during the centenary year of Dr. Ambedkar, you see, and this, in my view, is quite a coincidence and beyond that, you don't see anything. Now, Sir, he has really asked two specific questions.

श्री यशवत सिन्हा : पंचायती राज में पूछा था उनसे?

श्री सुरेन्द्रजीत सिंह अहलुवालिया : जैसा हमें डुबाया था आपको भी डुबाएगा। ...**(व्यवधान)**...

PROF. MADHU DANDAVATE : Sir, he can ask the supplementaries after wards...*(Interruptions)*...

SHRI V. NARAYANASAMY : About Mr. Vinod Pande?...*(Interruptions)*..

PROF. MADHU DANDAVATE : Sir, I am not accustomed to listening to commentaries when I have to answer questions.

SHRI V. NARAYANASAMY : You only make comments. That is all...*(Interruptions)*...

PROF. MADHU DANDAVATE : Sir, the first supplementary that he has put is this: Though we have announced the scheme, which are the factors as a result of which the implementation is

delayed? And the other supplementary is whether it is not a fact that it has affected also the kharif season. This really is his question. Am I right, Mr. Kulkarni?

SHRI A.G. KULKARNI : Yes.

PROF. MADHU DANDAVATE : I will now reply to the question after having formulated it.

Sir, we had already circulated our scheme to various States and I would like to inform this House that 17 States had accepted the scheme, 10 States had informed the NABARD and some had expressed certain reservations. There were difficulties which the honourable Member has expressed just now. Some were objecting to the Centre paying only for the waiver of the loans from the public sector banks and the Regional Rural Banks and originally leaving the entire responsibility of the co-operative sector to the States. Then we reduced it to 50 per cent. Then many States had objections and, therefore, at the last meeting of the National Development Council, where the Chief Minister of Maharashtra was also present, I made a broad statement and gave them an assurance that if they accepted this principle of bearing 50 per cent expense of the loans to be waived from the co-operative banks, I could assure them that even for the payment of that 50 per cent, if they had any difficulty, in co-operation with the Reserve Bank I would try to tackle it. And, Sir, those who did not belong to the ruling party at the Centre, some from the Congress (I) and some from the Communist Party of India, got up and said, "We are satisfied with your explanation. But you try to do something by which assistance is available for us because this burden of 50 per cent is heavy."

SHRI A. G. KULKARNI : 80 per cent.

PROF. MADHU DANDAVATE : No, no. Fifty per cent of the co-operatives. So, we had talks with the Reserve Bank of India and, in the beginning, we started with one year and ultimately would come to three years. The Chief Minister of West Bengal particularly was very keen that he would try to negotiate with the Reserve Bank of India at least to spread it over more than one year and, therefore, we made this arrangment that if the State Governments found it very difficult to take the burden of 50 per cent of the waiver of the loans taken from the co-operative banks and the land development banks, in that case, the entire amount would be paid by the Reserve Bank of India to the NABARD as loan for that and if they were not able to repay that in one year by one-third, one-third and one-third in three years, the Reserve Bank would deduct it from the money that would be at their disposal. By and large, Sir, that was accepted.

Sir. as far as the Chief Minister of Maharashtra is concerned. I asked him this question, "You have made so many complaints. But, in the Budget that you have formulated and in the announcement made on the floor of the Assembly, you have finally accepted it. How is it?" He said, "Because there was pressure from the peasantry, looking to the interests of the peasants, ultimately, we accepted that.". I am thankful to him for that. Ultimately, he was convinced. That is natural, to accept the pressure of the peasantry and, therefore, he accepted that. Unfortunately, all the Chief Ministers were not able to inform the Reserve Bank and the NABARD that they had accepted this and if it was done quickly, on the basis of the arrangement that we had made with the Reserve Bank, even before the start of the kharif season it would have been possible to make the payment. I must say, with all compliments to Andhra, that as far as Andhra is concerned, they met the commitment and they started the process. Anyway, if delay was there, I

do not blame them because they have also certain difficulties.

DR. YELAMANCHILI SIVAJI: The Andhra Pradesh Cabinet...*(Interruptions)* Mr. Rajiv Gandhi...*(Interruptions)*

Let any Congress member deny the charge that the Andhra Pradesh Cabinet did not pass a Resolution and Mr. Rajiv Gandhi...*(Interruptions)* Let any Congress member deny the charge...*(Interruptions)*

SHRI A.G. KULKARNI: Whether Rajiv Gandhi or anybody else, this is not your question. This is not a party question. You have no right. *(Interruptions)*

SHRI S.B. CHAVAN: Sir, what is the position?

The hon. Minister is making a statement which is being contradicted by a member from Andhra Pradesh on the basis of personal information that the Member might be having. Which is the correct position?

PROF. MADHU DANDAVATE: I am clarifying. I am not saying anything under pressure. There was a slight error. I must correct that, without politicising the issue. I want to tell you that as far as cooperatives are concerned, the Andhra Government has still certain reservation but they fully welcome as far as other aspects, that is, the public sector and rural regional banks are concerned. And wherever certain cooperation is needed regarding the lists and all that, I am told that cooperation is available. There are certain reservations as far as the cooperatives are concerned. In preparing the lists they are helping. But as far as cooperatives are concerned, they have still reservations. They say that they have communicated them. We will come to know about that.

Sir, this is as far as the Reserve bank and NABARD are concerned. As far as other factors are concerned, some Members have said that that particular clause should be completely removed. Not all, but many accepted the principle. Some of them are saying... *(Interruptions)* I will tell you in simple Hindi or Marathi words. It is equivalent to "assessment of the crop situ ation."A rupee has 16 annas. For instance. it was 8-anna crop or 12-anna crop. That is why, formerly it was called *annawari.* Now it should be called *paisawari.* But it is better for you to call it 'assessment of crop'. In order to distinguish between a wilful and non-wilful dafaulter, that was the device that was used. I have mentioned that seven States have accepted that. Since there is some difference of opinion, they say that this again can be modified. Some want the *annawari* system to be compleletly abolished. Some States have supported and seconded the move that instead of two bad crops, you can consider one bad crop. If there is one bad crop in that year and if the Revenue Department has put the remark "It was a bad crop year", in that case non-wilful default should be accepted for all those villages. We had accepted this on that basis. This delay has been caused because some decisions were taken late by the States. We assure you that we will try to implement the rest of the procedures as early as possible. But it will not be possible to revise completely the original scheme because that will land us into a heavy expenditure.

I may give the House a piece of information. Origanally, it was expected that the scheme which was announced in this House would cost us 2843 crores of rupees. One more relaxation was given at the instance of many States. They said that many farmers who take the loans for the purchase of tractors or for digging wells, take loans beyond Rs. 10,000/-. We need not waive all that. But you should waive the loan up to Rs. 10,000/-, irrespective of the size of the loan. Now the expenditure has come to 3500-4000 crores of rupees with that. If you remove *annawari* altogether, it may go up to 8000 or 9000 crores of rupees. It is not possible to bear that expenditure. Therefore, these are the parameters that we have fixed.

MR. CHAIRMAN: Now the second supplementary may be short.

SHRI A.G. KULKARNI: I am very short. Sir, before framing my second supplementary, I would say that the Professor has not replied about the letter written by the C.M. of Maharashtra on 26th June.

PROF. MADHU DANDAVATE: Not only that. I had personal discussions. We discussed it in the National Development Council and ultimately he accepted with reservation. But he said: "I will accept it".

SHRI A.G. KULKARNI: As you know, information is not coming forth from the Nationalised Banks. Our difficulty is how to reschedule the loans in Maharashtra. Secondly, the Reserve Bank should give some concession because of 80 per cent coverage in Maharashtra. I don't mind. It should come through the Reserve Bank.

Sir, the second part of my question is this. What about the weavers? What about the artisans? He has not said anything about the weavers and the artisans. Sir, you were the Governor of Maharashtra. You know about the Jyotirao Phule Vikas Mandal. He is very much a part of it. There is Babasaheb Ambedkar Vikas Mandal. Then there is Fishery Koi Mandal. All these loans are cooperative loans. Mr. Dandavate, you are a socialist. Don't forget that simply because you are in that company and you are handling the liberalised economy. Handle that properly and don't lose your credentials as a socialist. All these Vikas Mandals, whether Phule or Ambedkar or Fisheries, are there. They may be urban based or whatever it is. The Members belong to the rural community. Would you extend it in Maharashtra? If they are in other places, they should be there. But would you extend this scheme in Maharashtra to cover them. It may not be more then 100 to 150 crores of rupees. It is a very small amount.

PROF. MADHU DANDAVATE : Sir, Mr. Kulkarni will be very happy to know that in the circular that has been sent, very categorically we have made it clear that in the ambit of this particular scheme the weavers, the artisans and the also the fishermen—because, according to the definition of the NABARD, agricultural activity also includes fisheries and, therefore, we have included them also and there will be no difficulty in extending the scheme to them—are included.

SHRI A. G. KULKARNI : What about development mandals—Phule Development Mandal, Ambedkar Development Mandal of the State Government which are cooperatives?

PROF. MADHU DANDAVATE : Just listen to me. I have described the categoires, and whether they come under the ambit of one organisation or the other, these are the categories. Weavers and artisans, whether they are in the cities or district headquarters or rural areas, they will be accepted, and the fishermen will also be included. We have made it quite clear.

MR. CHAIRMAN : Shri Vishwasrao Ramrao Patil.

SHRI VISHWASRAO RAMRAO PATIL : It is covered, Sir.

MR. CHAIRMAN : It is covered? Good. Shri S.B. Chavan.

SHRI S. B. CHAVAN : Sir, I have two or three questions to ask. The first thing which I would like to understand from the hon. Finance Minister is about the whole scheme based on the 'anewari' or 'paisewari' as the hon. Minister was pleased to state. Sir, it is all right that Maharashtra has such a scheme. It is a fact that throughout India you have a similar kind of system prevailing in every State that 'anewari' is being worked out and 'paisewari' is being worked out at the village level and all the records are available? Is it a fact; That is the first question. Secondly, if I understand correctly with whatever little I know about the village records, it is only up to 6 annas and below that the 'anewari' always worked. If it is 8 annas or 50

paise, according to my information, this kind of record is not available with any of the Patwaris even in Maharashtra State. So, if the basis is going to be 50 paise or 8 annas 'anewari', and even if there is a little relaxation of one year of drought instead of two years, first of all the drought conditions will not be known because the records are not available. For bad year, the criterion is 50 paise or 8 annas. If that kind of record...

Mr. CHAIRMAN: He knows it I know it. You put your question.

SHRI S. B. CHAVAN: Is it a fact that such a record is not available even in Maharashtra where the system systematically 'anewari' and 'paisewari' is being worked out? That is my first question. The second question is, the hon. Finance Minister, when he was at Ahmednagar or Aurangabad, he seems to have stated—that is what I have read; I do not know how far the statement which has been reported in the press is correct—that if the 'annewari' is not properly worked out, then certainly the Government is prepared to review the entire situation. If that is a fact, then certainly we would like to know as to how many villages are there where, according to the Government's information, the 'anewari' is not being reasonably worked out because the system of 'aanewari' is that preannewari is being declared first and crop cutting experiments are being conducted and thereafter the final 'anewari' is being declared. If it is below 8 annas, no preliminary stage of 'aanewari' is going to be declared there. So, where we had the excess rains or crops damaged, thereafter, there was no possibility of such a kind of record being available with the villages. And that is why, when the hon. Finance Minister said that he is prepared to review the situation with a view to helping the peasantry, I would like to know how many such villages are there where such a knid of review is called for.

MR. CHAIRMAN: Do you expect the Finance Minister of the Government of India to know about how many villages are there?

SHRI S. B. CHAVAN: He made a statement...

MR. CHAIRMAN: It is only the State Governments which know.

PROF. MADHU DANDAVATE: I would reply to that.

SHRI S.B. CHAVAN: I am not asking on the basis of a Chief Minister's statement. I am asking on the basis of the statement made by the hon. Finance Minister. The third thing, Sir, is that both the weavers and the artisans are going to be covered.

My first question is whether it is necessary that the weavers and artisans should be in the co-operative sector? Even if they are individuals who are doing this kind of work, will they be covered or not? Why I say this because, according to my information, in Maharashtra this is also the case in other areas—there are master weavers and these master weavers are giving loans to the other weavers.

PROF MADHU DANDAVATE: I have followed that. I will reply.

SHRI S.B. CHAVAN: I would like to know whether these people are going to be covered or not? This is because, ultimately, the amount is going to be recovered by the master weavers from these weavers and they are not going to be entitled to this kind of relief. But if the nature of the scheme is such that even if they are individuals...*(Interruptions)*

SHRI YASHWANT SINHA: Sir, is it Question Hour or some discussion?*(Interruptions)*

DR. YELAMANCHILI: Master weavers and moneylenders are not covered by this scheme. *(Interruptions)*

SHRI S.B. CHAVAN: We had a full discussion on price rise. We had posed all these questions there. When these

questions have not been answered, what else can we do? We have to ask in this manner only. *(Interruptions)* Sir, I am just finishing.

SHRI DIPEN GHOSH: Sir, how many questions can there be in one supplementary?

SHRI S.B. CHAVAN: I would like to be enlightened on this whether relief would be given irrespective of the fact whether they are in the co-operative sector or individuals.

PROF. MADHU DANDAVATE: These three questions are, in fact, one. That is why you have admitted them. It is really one question only.

I fully agree with the hon. Member that there are certain aberrations and distortions and, sometimes, even non-existence of the records regarding crop assessments. Envisaging such a situation, and in view of the complaints received from the various States, we are informing the concerned Chief Ministers that even if adequate revenue records are not available, on that ground, we will not deny the benefits of this scheme to the peasants and other sections and that we will go by the declaration of the concerned State Governments. In Maharashtra or in U.P. or in Bihar, if the Chief Minister concerned officially writes to us that because of the non-existence of the revenue records they are making a declaration that these are the bad crop years, we will straightaway accept their contention because the whole thing is based on this. *(Interruptions)* Thank you, Apasahib.

There is another point. You have asked a pointed question. The question is whether only the loans taken by weavers and such other categories, including fishermen, who are part of some co-operative organisation, would be waived, or this would be done in the case of individuals also. These are the categories which are entitled for the waiver of loan. I would like to make it very clear that whether they take the loan through the co-operative or as individuals, they are entitled for the vaiver of loan.

कुमारी सईदा खातून: माननीय सभापति महोदय, माननीय वित्त मंत्री ने अपने उत्तर में कहा है कि केन्द्रीय सरकार सरकारी क्षेत्र के बैंकों तथा क्षेत्रीय ग्रामीण बैंकों से लिए गए ऋणों से संबंधित ऋण राहत की पूरी जिम्मेदारी वहन करेगी और इसका 50 प्रतिशत राज्य सरकारों को वहन करना पड़ेगा। हमारे यहां मध्य प्रदेश में तो राज्य सरकार का ऐसा कारोबार है कि अंधेर नगरी पटवा राजा है। आपने इस क्षेत्र में 10 हजार के ऋण की माफी की योजना भेजी है, लेकिन हमें दुःख होता है कि जिस गरीब किसान ने 10 हजार रुपये लिये थे वह ईमानदारी से हमेशा उस ऋण की अदायगी करता रहा है और थोड़ा-थोड़ा पे करते हुए इस मंजिल तक आ चुका है कि उसके अब केवल 500 रु० की बकाया है तो उसको माफी नहीं दी जा रही है और उसको खाद और बीज भी उपलब्ध नहीं कराया जा रहा है और कहा जा रहा है कि पूरा पैसा अदा करो, लेकिन 10 हजार का ऋण लेकर जिसने अदा नहीं किया है उसको माफी दी जा रही है। जिन किसानों का मैं जिक्र कर रही हूं वे गरीबी की रेखा से नीचे वाले किसान हैं, वे थोड़ा-थोड़ा करके ऋण की अदायगी करते रहे हैं, उनको बीज और खाद उपलब्ध नहीं कराई जा रही है जबकि उनके सिर्फ 500 रुपये बकाया हैं, उनको माफी नहीं दी जा रही है।

वे लोग किसी प्रकार से अपना जीवनयापन करके ऋण की अदायगी करते रहे हैं। दूसरों को माफ करते जा रहे हैं लेकिन इन किसानों का ऋण माफ नहीं किया जा रहा है। लेकिन उन लोगों को माफी दी जा रही है जिन्होंने एक पैसा भी वापिस नहीं किया और 10 हजार रुपया लेकर डकार भी नहीं लिया। वह भी गरीब किसान हैं...

श्री सभापति: आप प्रश्न पूछिये।

कुमारी सईदा खातून: सभापति जी, मैं जानना चाहती हूं कि उन लोगों के लिए क्या प्रावधान इस स्कीम में रखा गया है? धन्यवाद।

डा० रत्नाकर पाण्डेय: माननीय सभापति जी, यह राष्ट्रीय महत्व का प्रश्न है, इस पर आधे घंटे की बहस होनी चाहिए। यह महत्वपूर्ण प्रश्न है। मेरी आपसे प्रार्थना है **(व्यवधान)**

प्रो० मधु दण्डवते: आधे घंटे से ज्यादा हो गया है, 35 मिनट हो चुके हैं **(व्यवधान)**

श्री सभापति: अभी इसका जवाब देने दीजिये। उसके बाद आप लिख कर के भेज दीजिये।

डा० रत्नाकर पाण्डेय: आपकी सेवा में लिखित भेज दिया गया है।

प्रो० मधु दण्डवते: मान्यवर, माननीय सदस्या ने जो सवाल पूछा है उसके दो हिस्से हैं। मैं सरकार की ओर से यह स्पष्टीकरण करना चाहता हूं कि केन्द्र सरकार की जो परियोजना बनी है उसको अलग स्वरूप दे कर उन्होंने उसका मध्य प्रदेश में विस्तार किया है। हम लोगों ने मध्य प्रदेश की सरकार को स्पष्ट बता दिया है कि जो स्कीम हम लोगों ने बनाई है उस हद तक आपका जितना काम होगा उसकी जिम्मेदारी हम लेंगे लेकिन इस स्कीम को एक्सटेंड करने की आपको इजाज़त है। उन्होंने भी इसे मान लिया कि अगर इस स्कीम में हम कोई तबदीली करते हैं, ज्यादा बढ़ावा देते हैं तो उसकी जिम्मेदारी हम अपने संसाधनों के ज़रिये से करेंगे। नम्बर दो, उन्होंने यह कहा है कि जिन्होंने कहीं से भी पैसा लेकर गरीब लोगों ने अपने कर्जे वापिस किये हैं उन लोगों के कर्ज की माफी नहीं हो रही है और जो लोग डिफाल्टर रहे उनकी कर्जा माफी हो रही है। मैं माननीय सदस्या को यह बताना चाहता हूं कि जिनका कर्जा अभी तक बकाया में रहा उनको माफी देने का सवाल है। जिन्होंने संसाधनों को इकट्ठा कर के अपना कर्जा वापिस किया है उनको भी अगर वापिस देने लगे तो अगला चरण यह होगा कि जिन्होंने कर्जा लिया भी नहीं है उनको भी 10 हजार रुपया दे दो, इस प्रकार की मांग आ जाएगी। इसलिए आपने जो जिक्र किया है जिन गरीब लोगों ने कर्जा वापिस नहीं किया वे तो हमारी स्कीम के मुताबिक बराबर कर्जा माफी के लायक हैं और उनका कर्जा माफ किया जाएगा।

श्री अजीत जोगी: जिन्होंने पार्ट पेमेंट भी कर दिया है, दो सौ रुपये का पार्ट पेमेंट किया है, उनके कर्जे की भी माफी नहीं हो रही है।

Performance of Export Houses

*42. SHRI HARVENDRA SINGH HANSPAL:†
SARDAR JAGJIT SINGH AURORA:

Will the Minister of COMMERCE be pleased to state:

(a) whether Government's attention has been drawn to the news-item captioned 'Poor performance oy Export Houses' which appeared in the Hindustan Times of 16th July, 1990;

(b) if so, whether it is a fact that most of the Export Houses are not able to earn sufficient foreign exchange by exporting their products;

(c) whether it is also a fact that the country earns more foreign exchange by exporting the products manufactured by the small industrial units; and

(d) if so, whether Government propose to effect any change in the existing system in order to boost exports and if not, what are the reasons therefor?

THE MINISTER OF COMMERCE AND TOURISM (SHRI ARUN KUMAR NEHRU): (a) yes, Sir.

(b) No, Sir.

(c) Out of the total exports of Rs. 9145 crores made by Export Houses and Trading Houses in 1987-88, the contribution of Small Scale Sector was 43.6%. In 1988-89, out of the total exports by Export Houses and Trading Houses of Rs. 10047 crores, the contribution of Small Scale Sector was 42.7%.

(d) The policies and procedures for export promotion are kept under constant review by the Government and changes are made therein from time to time in the public interest.

श्री हरवेन्द्र सिंह हंसपाल: सभापति महोदय, जो मेरे क्वेश्चन का मेन मुद्दा था उस में मैंने पूछा था कि जो पूअर परफारमेंस बाई दी एक्सपोर्ट हाऊसेज़ है उसके लिए सरकार क्या कर रही है। मंत्री महोदय ने उसको जवाब यह तो दिया कि यह ठीक बात है, येस सर कहा है और उस तरफ उनका ध्यान है। लेकिन उस पूअर परफारमेंस को ठीक करवाने के लिए आप एक्सपोर्ट हाऊसेज़ या ट्रेडिंग हाऊसेज़ में क्या करने जा रहे हैं,

†The question was actually asked on the floor of the House by Shri Harvendra Singh Hanspal.